

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW MEXICO  
ALBUQUERQUE DIVISION**

In re:  
JAMES D. CHIARAMONTE, JR.  
  
Debtor(s)

Case No. 19-11481 TA

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**CHAPTER 13 STANDING TRUSTEE'S AMENDED FINAL REPORT AND ACCOUNT**

Tiffany M. Cornejo, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/20/2019.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 10/07/2019.
- 6) Number of months from filing to last payment: 3.
- 7) Number of months case was pending: 7.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$44,733.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$1,731.00
Less amount refunded to debtor	\$1,731.00

<b>NET RECEIPTS:</b>	<b>\$0.00</b>
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**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$0.00
Other	\$0.00

<b>TOTAL EXPENSES OF ADMINISTRATION:</b>	<b>\$0.00</b>
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Attorney fees paid and disclosed by debtor:	\$106.31
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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
1st Progress/1st Equity	Unsecured	194.00	NA	NA	0.00	0.00
Aiken Regional Medical Center	Unsecured	163.00	NA	NA	0.00	0.00
Amber Chiaramonte	Unsecured	0.00	26,159.00	26,159.00	0.00	0.00
Amber Chiaramonte	Priority	0.00	83,399.88	83,399.88	0.00	0.00
AMERICAN CREDIT ACCEPTANCE	Secured	18,773.00	18,403.94	18,403.94	0.00	0.00
Ascendum Education Solutions Inc.	Unsecured	NA	79.01	79.01	0.00	0.00
Capital One Auto Finance	Secured	21,900.00	NA	NA	0.00	0.00
Cavalry SPV I, LLC	Unsecured	3,886.00	3,886.92	3,886.92	0.00	0.00
Deutsche Bank National Trust Company	Unsecured	78.00	NA	NA	0.00	0.00
DISCOVER BANK	Unsecured	1,895.00	1,894.76	1,894.76	0.00	0.00
Feb-Retail	Unsecured	4,858.00	NA	NA	0.00	0.00
Ford Motor Credit Company, LLC	Unsecured	26,159.00	NA	NA	0.00	0.00
Ford Motor Credit Company, LLC	Unsecured	21,953.00	NA	NA	0.00	0.00
GBS/First Electronic B	Unsecured	4,858.00	NA	NA	0.00	0.00
Georgia Dept of Revenue Compliance Div	Priority	2,200.00	3,855.76	3,855.76	0.00	0.00
Internal Revenue Service	Priority	7,000.00	43,760.63	43,760.63	0.00	0.00
Internal Revenue Service	Unsecured	0.00	27,924.54	27,924.54	0.00	0.00
Laboratory Corp of America	Unsecured	0.00	NA	NA	0.00	0.00
Midland Credit Management Inc.	Unsecured	NA	2,305.76	2,305.76	0.00	0.00
Navient Attn: Bankruptcy Unit	Unsecured	6,625.00	NA	NA	0.00	0.00
NEW MEXICO TAXATION & REVENU	Priority	1,800.00	2,000.00	2,000.00	0.00	0.00
NEW MEXICO TAXATION & REVENU	Secured	0.00	1,857.45	1,857.45	0.00	0.00
NEW MEXICO TAXATION & REVENU	Unsecured	0.00	2,000.00	2,000.00	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATE	Unsecured	1,164.00	1,022.14	1,022.14	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATE	Unsecured	2,842.00	2,641.61	2,641.61	0.00	0.00
Quantum3 Group LLC as agent for	Unsecured	NA	3,102.23	3,102.23	0.00	0.00
RESURGENT CAPITAL SERVICES	Unsecured	2,306.00	1,168.15	1,168.15	0.00	0.00
Santander Consumer USA	Secured	18,654.00	19,096.96	19,096.96	0.00	0.00
SYNCB	Unsecured	1,650.00	NA	NA	0.00	0.00
TD Bank	Unsecured	443.00	NA	NA	0.00	0.00
U.S. Department of HUD	Secured	NA	19,535.36	19,535.36	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
United Mortgage Corp	Secured	0.00	2,911.85	2,911.85	0.00	0.00
United Mortgage Corp	Secured	253,537.00	250,019.66	250,019.66	0.00	0.00
United Mortgage Corp	Secured	0.00	231.02	231.02	0.00	0.00
Urgent MD, LLC	Unsecured	82.00	NA	NA	0.00	0.00
Verizon by American InfoSource as agent	Unsecured	NA	428.31	428.31	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$269,555.02	\$0.00	\$0.00
Mortgage Arrearage	\$2,911.85	\$0.00	\$0.00
Debt Secured by Vehicle	\$37,500.90	\$0.00	\$0.00
All Other Secured	\$2,088.47	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$312,056.24</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$83,399.88	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$49,616.39	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$133,016.27</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$72,612.43</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	\$0.00
Disbursements to Creditors	<u>\$0.00</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$0.00</u></b>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 01/13/2020

By: /s/ Tiffany M. Cornejo

Trustee

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**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**UST Form 101-13-FR-S (09/01/2009)**